



Q What is a Preward?

A A Preward is a digital incentive (like a coupon) that is linked to a debit card. Merchants offer these incentives to cardholders for them to enjoy at their restaurants, stores or places of business. A cardholder does not have to do anything to get Prewards except register his/her card through the Prewards registration site provided by GCU. Our Prewards site is: <https://genu.myprewards.com>

Q Who can register for the Prewards program?

A The primary account holder may register their VISA debit card .

Q How do I enroll in the Prewards program?

A The primary cardholder may enroll through the Prewards link, by clicking on the Prewards logo (see above) that can be found on GCU's website home page. After clicking on the Prewards Logo, they will be prompted to enter the first 6 digits and the last 4 digits of his/her card number, as well as the last 4 digits of his/her social security number. This is used to authenticate the cardholder. The cardholder will also be prompted for email address and cell phone number, which will be used for communicating the Preward offers. Finally, the cardholder will be prompted for some optional demographic data which will be used to ensure that the appropriate offers are sent.

Q What if I received an error when trying to enroll in Prewards. Why am I unable to enroll?

A If the card is closed, blocked, or inactive, it cannot be enrolled.

If the zip code entered at enrollment does not match the zip code on file, an error will be returned.

If the card was opened very recently, the data used for verification may not be loaded yet. Allow one week from the time of the card open.

Q How do I know when a Preward is available to me?

A If the cardholder provided an email address when registering for Prewards, he/she will receive an email as notification of a new Preward offer. A cardholder may also log into his/her Prewards account to view available offers.

Q How are Prewards redeemed?

A The cardholder must simply use the enrolled card at the merchant in order to redeem the Preward. The merchant most likely will not know that a Preward is associated with the transaction. The redemption happens independent of the merchant transaction processing.

Q I completed a transaction at a merchant that was offering a Preward, however I didn't receive a credit.

A Most offers have a minimum spend amount associated with them. Please confirm that dollar amount spent met the minimum required.

Most offers have a timeframe associated with them. Please confirm that the date of the transaction was within that timeframe.

Q How do I know if a Preward was successfully redeemed?

A A cardholder will receive a text message notification of redemption if he/she provided a cell phone number at enrollment. A cardholder may also log into his/her Prewards account to confirm that a Preward has been redeemed.

Q Will I see the Preward redemption on my sales receipt?

A No, the Preward redemption will not show on the sales receipt. The Preward transaction is processed separately from the original merchant purchase transaction.

Q How do I receive the credit for the Preward?

A The credit will settle to the cardholder in the same manner that other POS transactions settle, through the financial institution's normal settlement process for card based transaction activity.

Q How do I see what I have saved with the Prewards program?

A The "Savings History" page on the cardholder's Prewards account will reflect the savings realized with the Preward program. The cardholder can also view any past redemptions through the Prewards account.

Q What if a local merchant doesn't currently offer Prewards?

A Please contact one of our member service representatives and they will be happy to get the appropriate individuals involved to discuss starting a Prewards program with that merchant.

Q Will all cardholders receive the same Preward offers?

A Not necessarily. The Preward offers are based on location, demographic information, and previous spending habits, therefore not all cardholders will receive the same offers.

Q If I am issued a new card number because my previous card was lost or stolen, do I need to re-enroll in Prewards?

A Yes, the cardholder will need to re-enroll with the new card number.

## Prewards FAQ's continued

Q Are Prewards applicable to both PIN and Signature POS transactions?

A Yes, both types of transactions are eligible for Prewards.

Q How will the Preward appear on my statement?

A The original transaction will settle for the full amount, and the Preward will appear as a separate credit to the account.

Q What if I am declined for insufficient funds, but I have enough funds available for the transaction with the Preward included?

A The transaction will be authorized for the full amount, therefore the cardholder must have funds available for the transaction amount without the Preward included.

Q What if I return an item that originally qualified for a Preward?

A If a cardholder returns an item for which he or she received a Preward credit, the merchant may or may not debit the cardholder for the Preward amount. This is at the discretion of each merchant.

Q The credit for the Preward posted to my account before the debit for the purchase did. Is this normal?

A This could happen if the original transaction was performed as a signature based transaction. The Preward credit is sent through for settlement the same business day as the transaction, whereas the signature based purchase may take a few days to settle.